



## The Pensioner: *Looking Forward*

Welcome to the digital MPERS newsletter! *The Pensioner: Looking Forward* contains news, updates, and important information for active employees of the Missouri Department of Transportation, the Missouri State Highway Patrol, and MPERS.

### **myMPERS Login with Multifactor Authentication (MFA) Is Here!**

On July 21, MPERS launched multifactor authentication (MFA) as added security to the [myMPERS](#) login process.



For those unfamiliar with MFA, it is an additional layer of security that requires you to not only provide a username and password, but also complete another step, or factor, in the process. This could be an email, text, or use of an authenticator app on your smartphone.

If you currently have a [myMPERS](#) login, you will be asked to complete the MFA process upon your next login.

If you need to create a new account, select "enroll now."

A screenshot of the myMPERS website. On the left is a 'Login' section with fields for 'Username' and 'Password', a 'Login' button, and links for 'Forgot Username?' and 'Forgot Password?'. On the right is a 'Why Enroll?' section with two columns of benefits. The 'Enroll Now!' button at the bottom of this section is circled in red. The footer contains copyright information and a version number.

You will have to request an enrollment PIN, which will be mailed to you. Once the PIN is received, you will be able to set up your [myMPERS](#) account.

#### Enter the following information to help us identify you

Enrollment PIN:  ?  
[Request an Enrollment PIN](#)

If you need assistance or have questions about the MFA process, please contact a benefit specialist at [benefits@mpers.org](mailto:benefits@mpers.org) or 800-270-1271.



## Meet Us in St. Louis!

The next in-person Pre-Retirement Seminar is coming soon!

If you are a Closed Plan or Year 2000 Plan member and are currently eligible or will be eligible for retirement before December 31, 2027, then this seminar is for you!

**Where:** Missouri State Highway Patrol Troop C Headquarters  
891 Technology Drive  
Weldon Spring, MO 63304

**When:** Wednesday, August 24, 12:15 p.m. - 4:15 p.m. or  
Thursday, August 25, 8:00 a.m. - 12:00 p.m.

**How:** Register before August 17th in your [myMPERS](#) account!

**Register  
Now!**

We hope to see you there!

## MPERS Attends MAPERS, Meets The Wizard

The Missouri Association of Public Employee Retirement Systems (MAPERS) annual conference was held July 13-15, 2022, at Osage Beach, MO. MPERS' trustees in attendance receive credit towards required continuing education for MPERS' trustees.



From left to right: Representative Barry Hovis (trustee), Todd Tyler (trustee), Sue Cox (trustee), Colonel



## Avoid These Regrets in Retirement

Retired is a state of being that many in the workforce consider the ultimate goal. Get a job, work, retire. You spend 20, 30, and even 40 years working with the hopes that one day, you will receive a monthly pension benefit in exchange for your service.

Proper planning and preparation are key to having an enjoyable retirement; the sooner you plan, the better. Author Dave Hughes, "Design Your Dream Retirement," compiled a list of common retirement regrets. Below is a partial list of regrets, that with proper preparation, you may be able to avoid in retirement.

**1. Neglecting your health.** The stress of your 30s and 40s could take its toll on you in your golden years. If you haven't already, consider adding routine health screenings into your life, get regular physical activity, and monitor your weight, blood pressure, and cholesterol.

**2. Not traveling when you had the chance.** Since retirees are no longer constrained by the demand of their daily jobs, many want to take the time to travel and experience the world. This can become much more difficult when health issues and decreased mobility take a front seat in retirement.

**3. Working too long.** When meeting with former state employees who have retired, rarely did they say they wished they worked longer. Often, they wish they would've retired sooner!



**4. Not planning for how you will spend your time.** Once your time is no longer sucked up by the daily grind, how will you spend your free time? After all, most of your time may be considered "free time" after retirement. Ideally, free time will be spent with a mix of physical activity, social contact, mental stimulation, and personal fulfillment.

**5. Not downsizing earlier.** Most retirees who choose to declutter their lives, find it quite liberating.

**6. Moving without doing thorough research.** Want to move to a warmer climate? Cooler climate? A place that has a cheaper cost of living? Think about taking an extended vacation to your (intended) new city. In some cases, vacation destinations are nice to visit, but a nightmare to live in permanently.

**7. Not spending enough time with those you love.** Once you leave work, you may have more time to spend with friends and family those you love. While still alive, make the effort to stay in touch and spend time with those you love...or even just like.

If you would like to read the complete list, check out the article in [US News and World Report](#).

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## Upcoming Events

- 17 - Mid-Career Webinar for Closed Plan and Year 2000 Plan members [Register Here](#)
- 24 - Afternoon in-person Pre-Retirement Seminar in St. Louis, for Closed Plan and Year 2000 Plan members [Register Here](#)
- 25 - Morning in-person Pre-Retirement Seminar in St. Louis, for Closed Plan and Year 2000 Plan members [Register Here](#)
- 31 - Deadline to submit step 1 - *Notice of Retirement* for October 1 retirement

## Retirement Deadlines

Intended Date of Retirement	Step 1 <i>Notice of Retirement</i> Due at MPERS	Step 2 <i>Retirement Election Form</i> Due at MPERS
January 1	September 1 - November 30	December 31
February 1	October 1 - December 31	January 31
March 1	November 1 - January 31	February 28
April 1	December 1 - February 28	March 31
May 1	January 1 - March 31	April 30
June 1	February 1 - April 30	May 31
July 1	March 1 - May 31	June 30
August 1	April 1 - June 30	July 31
September 1	May 1 - July 31	August 31
October 1	June 1 - August 31	September 30
November 1	July 1 - September 30	October 31
December 1	August 1 - October 31	November 30



We value your feedback!  
What would you like to see in ***The Pensioner: Looking Forward?***  
Send comments and suggestions to [Julie.West@mpers.org](mailto:Julie.West@mpers.org).